

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-23269-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roric T. Krisanda  
12 Deer Path  
Long Valley, NJ 07853

Jennifer S. Krisanda  
fka Jennifer S. Templeman  
12 Deer Path  
Long Valley, NJ 07853

Social Security No.:

xxx-xx-0329

xxx-xx-9062

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 4/4/24

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**

Ralph A Ferro Jr, Debtor's Attorney,  
period: 2/22/2022 to 2/29/2024

**COMMISSION OR FEES**

\$1835.00

**EXPENSES**

\$20.56

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If this is a chapter 13 case, the fees and expenses awarded:

☒ will not reduce the amount to be paid to general unsecured creditors under the plan.

☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: March 1, 2024

JAN:

Jeanne Naughton  
Clerk

In re:  
Roric T. Krisanda  
Jennifer S. Krisanda  
Debtors

Case No. 20-23269-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 01, 2024

User: admin  
Form ID: 137

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Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Roric T. Krisanda, Jennifer S. Krisanda, 12 Deer Path, Long Valley, NJ 07853-3232
519039184	+ Atlantic Health System, Morristown Med Ctr, Box 35610, Newark, NJ 07193-5610
519039186	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, 21210 Erwin Street, Woodland Hills, CA 91367
519039191	Douglas Templeman, 931 Wall Street, Newton, NJ 07860
519039200	+ Progressive Financial Services, Inc., 1510 Chester Pike, Crum Lynne, PA 19022-1388
519039797	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039213	Wendy Carr, 100 Swartswood road, Apt. 75, Building 5, Newton, NJ 07860-1143

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2024 21:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 01 2024 21:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:50	Synchrony Bank/c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039181	+ Email/Text: mreed@affcollections.com	Mar 01 2024 21:40:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
519039182	+ Email/Text: backoffice@affirm.com	Mar 01 2024 21:41:00	Affirm, Inc., 650 California Street, 12th Floor, San Francisco, CA 94108-2716
519039183	+ Email/PDF: bncnotices@becket-lee.com	Mar 01 2024 21:48:37	American Express Bank, FSB, 4315 South 2700 West, Salt Lake City, UT 84184-0001
519056852	Email/PDF: bncnotices@becket-lee.com	Mar 01 2024 21:48:29	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519039185	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 01 2024 21:39:00	Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135
519039187	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2024 21:48:34	Capital One Bank, 10700 Capital One Way, Richmond, VA 23060-9243
519050602	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2024 22:05:41	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519079714	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2024 21:48:50	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519039188	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2024 21:48:58	Citicards CBNA, 701 E. 60th Street N, Sioux Falls, SD 57104-0432

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519039189	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2024 21:40:00	Comenity Bank, One Righter Pkwy, Suite 100, Wilmington, DE 19803-1533
519039190	+ Email/Text: mrdiscen@discover.com	Mar 01 2024 21:37:00	Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700
519050652	Email/Text: mrdiscen@discover.com	Mar 01 2024 21:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
519039192	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2024 21:48:42	Home Depot, Box 6497, Sioux Falls, SD 57117-6497
519039193	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 01 2024 21:39:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
519050042	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 01 2024 21:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
519039194	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 01 2024 21:48:24	JPMCB Card Services, Box 15369, Wilmington, DE 19850
519052910	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 01 2024 21:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519039195	Email/Text: e-bankruptcy@nasafcu.com	Mar 01 2024 21:37:00	NASA FCU, 500 Prince Georges Blvd, Upper Marlboro, MD 20774
519041664	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 01 2024 21:41:00	NAVY FEDERAL CREDIT UNION, P O BOX 3000, MERRIFIELD, VA 22119-3000
519039196	+ Email/Text: ext_ebn_inbox@navyfederal.org	Mar 01 2024 21:41:00	Navy Federal Credit Union, Box 3700, Merrifield, VA 22119-3700
519039198	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:36	Portfolio Recovery Associates, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
519571957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:44	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519109057	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:57	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
519109056	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:44	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
519073154	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 22:05:44	Portfolio Recovery Associates, LLC, c/o MARVEL, POB 41067, Norfolk, VA 23541
519039199	Email/Text: signed.order@pfwattorneys.com	Mar 01 2024 21:38:00	Pressler, Felt & Warshaw, 7 Entin Road, Parsippany, NJ 07054
519039197	+ Email/Text: bknotices@patelco.org	Mar 01 2024 21:39:00	Patelco CU, Box 2227, Merced, CA 95344-0227
519107794	Email/Text: bnc-quantum@quantum3group.com	Mar 01 2024 21:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
519039201	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 01 2024 21:41:00	Quicken Loans, 1050 Woodward Drive, Detroit, MI 48226-3573
519062729	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 01 2024 21:41:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519039202	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 01 2024 21:38:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
519067019	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 01 2024 21:38:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519039203	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2024 21:48:31	Sync/Lowes, Box 965005, Orlando, FL 32896-5005
519039204	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2024 21:48:55	Syncb/AMazon PLCC, Box 965015, Orlando, FL

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519039206	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2024 21:48:22	32896-5015 Synchrony Bank, Box 965004, Orlando, FL 32896-5004
519108412	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:43	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519039207	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 01 2024 21:40:00	Trek, Box 659465, San Antonio, TX 78265-9465
519058937	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 01 2024 21:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
519039208	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Mar 01 2024 21:40:00	US Bank, Box 108, Saint Louis, MO 63166
519039209	+ Email/Text: bkelectronicnotices@usaa.com	Mar 01 2024 21:37:00	USAA Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
519039211	Email/Text: vci.bkcy@vwcredit.com	Mar 01 2024 21:40:00	VW Credit, PO Box 3, Hillsboro, OR 97123
519052015	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 01 2024 21:38:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
519103915	+ Email/PDF: ebn_ais@aisinfo.com	Mar 01 2024 21:48:28	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519039210	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 01 2024 21:37:00	Verizon Wireless, Box 26055, Minneapolis, MN 55426-0055
519039212	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 01 2024 21:48:23	WAWA CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519039205	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2024 21:48:58	syncb/PPC, Box 530975, Orlando, FL 32896-0001

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519065601	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519055637	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519571958	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 29, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Joint Debtor Jennifer S. Krisanda ralphferrojr@msn.com
Ralph A Ferro, Jr	on behalf of Debtor Roric T. Krisanda ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6